

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

William L. Harper

900 Madison Avenue  
Florence, South Carolina 295014

File Number 126461

**Default Order Revoking  
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 2004), by the State of South Carolina Department of Insurance upon William L. Harper by both certified mail, return receipt requested, and by regular mail on November 23, 2005.

That letter informed William L. Harper of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, William L. Harper has failed to respond to the Department's letter.** On January 13, 2006, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The South Carolina Department of Insurance has received evidence from South Carolina Department Individual Record and South Carolina Law Enforcement Division that you were convicted of, "Traffic/Habitual Offenders, D."

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice... that a producer has been convicted of a crime.

In accordance with my findings of fact, and considering William L. Harper's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that William L. Harper violated S.C. Code Ann. § 38-43-130 (A) that his resident insurance producer's license should be revoked.


This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2000). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory

duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that the license of William L. Harper to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which William L. Harper is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.

  
Eleanor Kitzman  
Director

February 3, 2006 at  
Columbia, South Carolina

William L. Harper default revocation.doc

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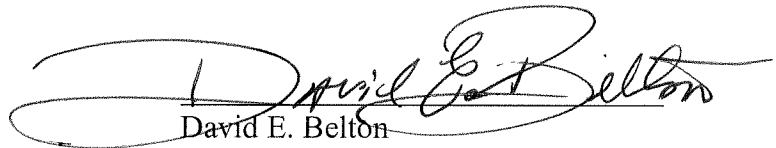
SCDOI File Number 126461

**Affidavit of Default**

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

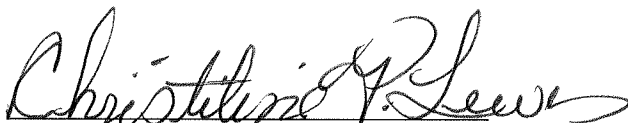
The Department served notice on William L. Harper at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified William L. Harper of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about November 23, 2005. William L. Harper has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. He is now in default.

  
David E. Belton

Senior Associate General Counsel

Sworn to and subscribed before me  
this 2 day of January 2006



Christiline P. Lewis

Notary Public for the State of South Carolina  
My Commission Expires: November 20, 2006

South Carolina Department of Insurance  
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(803) 737-6132